

B1 (Official Form 1)(04/13)

United States Bankruptcy Court District of Puerto Rico		Voluntary Petition																									
Name of Debtor (if individual, enter Last, First, Middle): Ramos Santos, Rafael		Name of Joint Debtor (Spouse) (Last, First, Middle): Marrero Bou, Johana																									
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA RRS Electrical		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																									
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-7730		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9804																									
Street Address of Debtor (No. and Street, City, and State): Costa de Oro E 108 Calle C Dorado, PR		Street Address of Joint Debtor (No. and Street, City, and State): Costa de Oro E 108 Calle C Dorado, PR																									
ZIP Code 00646		ZIP Code 00646																									
County of Residence or of the Principal Place of Business: Dorado		County of Residence or of the Principal Place of Business: Dorado																									
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																									
ZIP Code		ZIP Code																									
Location of Principal Assets of Business Debtor (if different from street address above):																											
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13		<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding																					
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."		<input type="checkbox"/> Debts are primarily business debts.																					
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).		<b>Chapter 11 Debtors</b> Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).		Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																					
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY																					
Estimated Number of Creditors <table border="0"> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> </tr> </table>								<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																
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Estimated Assets <table border="0"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion							
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B1 (Official Form 1)(04/13)

Page 2

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Ramos Santos, Rafael Marrero Bou, Johana
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
		<b>X</b> /s/ Lyssette A Morales Vidal August 15, 2015 Signature of Attorney for Debtor(s) (Date) Lyssette A Morales Vidal 120011
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  _____ (Name of landlord that obtained judgment)  _____ (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Ramos Santos, Rafael  
Marrero Bou, Johana**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Rafael Ramos Santos

Signature of Debtor Rafael Ramos Santos

**X** /s/ Johana Marrero Bou

Signature of Joint Debtor Johana Marrero Bou

Telephone Number (If not represented by attorney)

August 15, 2015

Date

**Signature of Attorney\*****X** /s/ Lyssette A Morales Vidal

Signature of Attorney for Debtor(s)

Lyssette A Morales Vidal 120011

Printed Name of Attorney for Debtor(s)

L.A. MORALES & ASSOCIATES P.S.C.

Firm Name

URB VILLA BLANCA

76 AQUAMARINA

Caguas, PR 00725-1908

Address

Email: ivettemontes@gmail.com787-640-7104

Telephone Number

August 15, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

Certificate Number: 12459-PR-CC-025906264



12459-PR-CC-025906264

## CERTIFICATE OF COUNSELING

I CERTIFY that on July 20, 2015, at 2:19 o'clock PM PDT, Rafael Ramos received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Puerto Rico, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: July 20, 2015 By: /s/Katyria Serrano

Name: Katyria Serrano

Title: Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
District of Puerto Rico**

In re Rafael Ramos Santos  
Johana Marrero Bou

Debtor(s)

Case No.  
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Rafael Ramos Santos  
Rafael Ramos Santos

Date: August 15, 2015

Certificate Number: 12459-PR-CC-025906263



12459-PR-CC-025906263

## CERTIFICATE OF COUNSELING

I CERTIFY that on July 20, 2015, at 2:19 o'clock PM PDT, Johanna Marrero received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Puerto Rico, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: July 20, 2015 By: /s/Katyria Serrano

Name: Katyria Serrano

Title: Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
District of Puerto Rico**

In re Rafael Ramos Santos  
Johana Marrero Bou

Debtor(s)

Case No.  
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Johana Marrero Bou  
Johana Marrero Bou

Date: August 15, 2015

B6 Summary (Official Form 6 - Summary) (12/14)

**United States Bankruptcy Court**  
**District of Puerto Rico**

In re      Rafael Ramos Santos,  
              Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

Chapter \_\_\_\_\_

13

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	520,000.00		
B - Personal Property	Yes	4	30,171.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		581,461.51	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	4		12,208.16	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		123,264.22	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			4,333.04
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,657.35
Total Number of Sheets of ALL Schedules		24			
		Total Assets	550,171.00		
			Total Liabilities	716,933.89	

**United States Bankruptcy Court**  
**District of Puerto Rico**

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

Chapter 13

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	3,240.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	8,968.16
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	12,208.16

**State the following:**

Average Income (from Schedule I, Line 12)	4,333.04
Average Expenses (from Schedule J, Line 22)	3,657.35
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	3,330.14

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		13,803.51
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	9,643.16	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		2,565.00
4. Total from Schedule F		123,264.22
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		139,632.73

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
MultiUse resid/rental property on 1,050 s/m lot E 108 Costa de Oro Sardinero Beach, Bo Pueblo & Higuillar Dorado PR Rental income \$2,275 vs modified mortg \$1,084; arrearage of approx \$18,491 at end of mortgage. Clm to exemption has not taken into acct probable hypothetical costs of liquidation under C7 of approx \$33,000 leaving no appreciable value to estate or net equity. Location: Costa de Oro E 108 Calle C, Dorado PR 00646	Fee simple	J	220,000.00	222,858.51
MultiUse rental prop 1,015 s/m lot Costa de Oro 10 Calle A1 Dorado PR Sardinera Bch Rental income \$1,100 vs \$1,154.31 mortg. w/ BPPR formerly Doral; default \$25,125.37 has been + to principal bal \$135,551 = secured claim \$158,281. Less approx liquidation costs in hypothetical C7 \$28,500 @ 15% Leaving no appreciable value to estate or net equity.	Fee simple	J	190,000.00	158,281.00
		Sub-Total >	410,000.00	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

B6A (Official Form 6A) (12/07) - Cont.

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

**SCHEDULE A - REAL PROPERTY**  
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
MultiUse 2 unit rental property on 927 s/m lot Loma Linda 2 Calle F Corozal PR. Rental income \$950 vs \$575 mortg w/ BPPR formerly Doral. Value based on comparables in 2011, no sales data after this date. Probable liquidation costs in hypothetical C7 approx \$22,000 @ \$110,000 value w/ approx \$19,610 of net equity, if any; values have continued to decrease since last sale in 2011 which at 25% reduction would lower real value of property @ approx \$27,500 [\$110,000 x 25% = \$82,500] w/ no net equity or at most \$14,109 for which exemption is more than sufficient	Fee simple	J	110,000.00	47,722.00
			Sub-Total > 110,000.00	(Total of this page)
			Total > 520,000.00	

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Coop Vega Alta Acct #3496  First Bank Checking Acct #31396  First Bank Saving Acct #5235  BPPR Checking Acct #9035  BSPR Checking Acct #9132	J	750.00  915.00  910.00  665.00  800.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Used furnishings 5 Living room set Dining room set 5 Bedroom sets Kitchen Appliances 5 Stoves 5 Refrigerators Microwave Oven China Flatware	J	4,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothes & personal effects of debtors & family	J	2,500.00
7. Furs and jewelry.		Men's & Ladies Watches Gold chains Costume Jewelry	J	1,500.00
Sub-Total > (Total of this page)				12,040.00

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total >  
(Total of this page)

0.00

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1984 Mazda RX7 13B GOA 457 Ds intends to sell this collateral for funding of Plan &/or lump sum	J	1,785.00
		2007 BMW 525i GXX 235 Mileage 75,000 Kbb Trade in Fair condition	J	6,104.00
		1984 Mazda RX7 FSP 975 Mileage 151,000	J	1,785.00
		2006 Toyota Tacoma 802 802 Mileage 212,000	J	7,355.00
		1998 BMW 528 Mileage 189,000 In D husband's name but is 'owned' by 19 yr old son KBB Trade in Fair	J	1,102.00
26. Boats, motors, and accessories.	X			
			Sub-Total > (Total of this page)	18,131.00

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00  
(Total of this page)  
Total > 30,171.00

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
MultiUse resid/rental property on 1,050 s/m lot E 108 Costa de Oro Sardinero Beach, Bo Pueblo & Higuillar Dorado PR Rental income \$2,275 vs modified mortg \$1,084; arrearage of approx \$18,491 at end of mortgage. Clm to exemption has not taken into acct probable hypothetical costs of liquidation under C7 of approx \$33,000 leaving no appreciable value to estate or net equity. Location: Costa de Oro E 108 Calle C, Dorado PR 00646	11 U.S.C. § 522(d) (1)	13,222.00	220,000.00
MultiUse rental prop 1,015 s/m lot Costa de Oro 10 Calle A1 Dorado PR Sardinera Bch Rental income \$1,100 vs \$1,154.31 mortg. w/ BPPR formerly Doral; default \$25,125.37 has been + to principal bal \$135,551 = secured claim \$158,281. Less approx liquidation costs in hypothetical C7 \$28,500 @ 15% Leaving no appreciable value to estate or net equity.	11 U.S.C. § 522(d) (1)	3,219.00	190,000.00
MultiUse 2 unit rental property on 927 s/m lot Loma Linda 2 Calle F Corozal PR. Rental income \$950 vs \$575 mortg w/ BPPR formerly Doral. Value based on comparables in 2011, no sales data after this date. Probable liquidation costs in hypothetical C7 approx \$22,000 @ \$110,000 value w/ approx \$19,610 of net equity, if any; values have continued to decrease since last sale in 2011 which at 25% reduction would lower real value of property @ approx \$27,500 [\$110,000 x 25% = \$82,500] w/ no net equity or at most \$14,109 for which exemption is more than sufficient	11 U.S.C. § 522(d) (1)	20,668.00	110,000.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Coop Vega Alta Acct #3496	11 U.S.C. § 522(d) (5)	750.00	750.00
First Bank Checking Acct #31396	11 U.S.C. § 522(d) (5)	915.00	915.00

1 continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (4/13) -- Cont.

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
First Bank Saving Acct #5235	11 U.S.C. § 522(d) (5)	910.00	910.00
BPPR Checking Acct #9035	11 U.S.C. § 522(d) (5)	665.00	665.00
BSPR Checking Acct #9132	11 U.S.C. § 522(d) (5)	800.00	800.00
<u>Household Goods and Furnishings</u>			
Used furnishings	11 U.S.C. § 522(d) (3)	4,000.00	4,000.00
5 Living room set	11 U.S.C. § 522(d) (6)	2,000.00	
Dining room set			
5 Bedroom sets			
Kitchen Appliances			
5 Stoves			
5 Refrigerators			
Microwave Oven			
China			
Flatware			
<u>Wearing Apparel</u>			
Clothes & personal effects of debtors & family	11 U.S.C. § 522(d) (3)	2,500.00	2,500.00
<u>Furs and Jewelry</u>			
Men's & Ladies Watches	11 U.S.C. § 522(d) (4)	1,500.00	1,500.00
Gold chains			
Costume Jewelry			
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1984 Mazda RX7 13B	11 U.S.C. § 522(d) (5)	1,785.00	1,785.00
GOA 457			
Ds intends to sell this collateral for funding of Plan &/or lump sum			
2007 BMW 525i	11 U.S.C. § 522(d) (5)	1.00	6,104.00
GXX 235 Mileage 75,000			
Kbb Trade in Fair condition			
1984 Mazda RX7	11 U.S.C. § 522(d) (5)	1,785.00	1,785.00
FSP 975 Mileage 151,000			
2006 Toyota Tacoma	11 U.S.C. § 522(d) (2)	3,675.00	7,355.00
802 802 Mileage 212,000	11 U.S.C. § 522(d) (5)	3,680.00	
1998 BMW 528	11 U.S.C. § 522(d) (2)	1,102.00	1,102.00
Mileage 189,000			
In D husband's name but is 'owned' by 19 yr old son			
KBB Trade in Fair			

Total: 63,177.00 550,171.00

Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

**SCHEUDLE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT DATE D	UNLIQUIDATED DATE U	DISPUTED DATE D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 8120500144761			10/01/03 Fee Simple MultiUse resid/rental property on 1,050 s/m lot Sardinero Beach, Bo Pueblo & Higuillar Dorado PR. Ds residence					
Banco Popular De Puerto Rico 209 Munoz Rivera Ave San Juan, PR 00918	J		Value \$ 220,000.00				222,858.51	2,858.51
Account No. 19194100100			8/01/12 Security Interest 2007 BMW 525i GXX 235 IRMA 4291? valor??? blue book \$9,376 a \$11,823					
Baxter Credit Union/BCU 340 N Milwaukee Ave. Bankruptcy Vernon Hills, IL 60061	J		Value \$ 6,104.00				17,049.00	10,945.00
Account No. 8930080012363			9/01/03 Fee Simple Real Estate Mortgage Rental units (2) Urb Costa de Oro 10 Calle A 1 Dorado					
BPPR / Doral ASSETS PO BOX 362708 San Juan, PR 00936-2708	J		Value \$ 190,000.00				135,551.00	0.00
Account No. 71100016642169			10/16/03 Mortgage Rental property Costa de Oro, 10 Calle Al Dorado PR Arrearage \$22,730.99 as of 4/2015 Principal balance \$135,551 + arrearage = \$158,281					
BPPR-Mortg Box 8580 St Thomas, VI 00801	J		Value \$ 190,000.00				158,281.00	0.00
Subtotal (Total of this page)							533,739.51	13,803.51

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re

Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
							Value \$	Value \$
Account No. 8930080017819			9/01/04  Fee Simple  MultiUse 2 units rental property on 927 s/m lot Loma Linda 2 Calle F Corozal PR.				47,722.00	0.00
BPPR/Doral Assets Mortgage Division PO BOX 71375 San Juan, PR 00936-7077	J		Value \$ 110,000.00					
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			47,722.00	0.00
				Total (Report on Summary of Schedules)			581,461.51	13,803.51

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### ■ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

## Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

## Domestic Support Obligations

## TYPE OF PRIORITY

Sheet 1 of 3 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	3,240.00	0.00
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B6E (Official Form 6E) (4/13) - Cont.

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)Taxes and Certain Other Debts  
Owed to Governmental Units

## TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
					Unknown	
Account No. 7730		2014  Special Assessment		Unknown		0.00
CRIM BANKRUPTCY DIVISION PO BOX 195387 San Juan, PR 00919	J				Unknown	
Account No. 7730		Personal Income Tax  2012 \$1,285 P + r/c \$1,678.25 2012 #2,205 P + r/c \$2,879.29				903.00
ELA DEPT OF TREASURY Bankruptcy Div Ofic 424 B PO BOX 9024140 San Juan, PR 00902-0140	J					3,490.00
Account No. 9804		2013-2014  2013 I/T P \$171 + r/c \$197.70  2014 P \$771 + \$I 13.73 + r/c \$77.10			942.00	771.00
ELA DEPT OF TREASURY Bankruptcy Div Ofic 424 B PO BOX 9024140 San Juan, PR 00902-0140	J				0.00	
Account No. 7730		2014  I/T 2014 Äarithmatic error found by Treasury			488.00	488.00
ELA DEPT OF TREASURY Bankruptcy Div Ofic 424 B PO BOX 9024140 San Juan, PR 00902-0140	J				0.00	
Account No. 037-006-036-04-001		2014  Law #7 re Temporary Special Assessment			486.16	486.16
ELA DEPT OF TREASURY Bankruptcy Div Ofic 424 B PO BOX 9024140 San Juan, PR 00902-0140	J				0.00	
Sheet 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)	1,074.00	6,309.16	5,235.16

In re Rafael Ramos Santos,  
Johana Marrero Bou

## Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

(Continuation Sheet)

Taxes and Certain Other Debts  
Owed to Governmental Units

#### TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	AMOUNT OF CLAIM				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT ENTITLED TO PRIORITY	
Account No. 7730	H W J C	2014  1040 2014					0.00
IRS PO BOX 7346 Philadelphia, PA 19101-7346		J				1,168.00	1,168.00
Account No. 11384	H W J C	Noticing Purposes					Unknown
Municipality of Dorado PO Box 588 Dorado, PR 00646-0588		J				Unknown	0.00
Account No. 660-57-994	H W J C	2010-2015					1,491.00
Municipality of Dorado PO Box 588 Dorado, PR 00646-0588		J				1,491.00	0.00
Account No. 7730	H W J C	Noticing Purposes					Unknown
Municipality of Corozal 9 Calle Cervantes Corozal, PR 00783		J				Unknown	0.00
Account No.							

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
				CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. AS-15812605			10/2014 Medical svcs			
Adm Svcs Medicos de PR Div Facturacion & Cobro PO Box 2129 San Juan, PR 00922-2129	J					
Account No. 3499909768321643			11/29/97 Credit Card			
American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	W					
Account No. 3499908597678673			7/17/97 Credit Card			
American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	W					
Account No. 3499908426664653			7/17/97 Credit Card			
American Express PO Box 3001 16 General Warren Blvd Malvern, PA 19355	H					
Subtotal (Total of this page)				3,253.70		
2 continuation sheets attached				6,333.52		

B6F (Official Form 6F) (12/07) - Cont.

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 5414800012072171	H	7/12/96 Credit Card				
BC Santander/Santander Consumer USA Santander Consumer USA PO Box 961245, Attn: Bankruptcy Fort Worth, TX 76161	W					3,811.00
Account No. 54086760	J	6/20/07 Stipulated Judgment 5/2012 DCD 2011-1843 Line Of Credit				
BPPR-CrLine GPO Box 2708 San Juan, PR 00936						78,935.70
Account No. 5414800012001287	W	7/12/96 MC Credit Card May be duplicate but w/ different acct # Credit Rpt reflects \$3,671			X	
BSPR/Santander Consumer USA Bankruptcy PO Box 961245 Fort Worth, TX 76161						0.00
Account No. DAC 2012-1693	H	2000 Judgment 12/2014 Breach of Contract				
Eduardo T Arrieta Igartua c/o Elias A Rodriguez, Esq PO Box 1146 Sabana Seca, PR 00952						33,000.00
Account No. 7730	J	IT 2008 \$14 + r/c \$23.89 2011 \$715 + r/c \$1,005.11 2011 \$174 + r/c \$244.60				
ELA DEPT OF TREASURY Bankruptcy Div Ofic 424 B PO BOX 9024140 San Juan, PR 00902-0140						903.00
Sheet no. 1 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			116,649.70

B6F (Official Form 6F) (12/07) - Cont.

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
						W
Account No. 6008891890760018		2/28/95 Charge Account				281.00
GECRB/JC Penney PR Bankruptcy PO Box 103104 Roswell, GA 30076						
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. 2 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			281.00
			Total (Report on Summary of Schedules)			123,264.22

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Blanca V Ramos Malave	Rental Lease Costa de Oro Calle 1 A 10 Dorado \$800 x month
Carlos Maldonado Alomar	Rental Lease Costa de Oro 108 \$575 x month
Eddie Ojeda	Rntal Lease Costa de Oro 108 \$575 x month
Francisca Cosme Ortiz	Rental Lease Loma Linda F2 Corozal \$450 x month
Gabriel Ramos	Rental Lease Costa de Oro Calle 1 C 10 \$300 X month
Nilda Anzalota Marrero	Rental Lease Corozal Loma LInda \$500 x month
Roberto Muñiz Miro	Rental Lease Costa de Oro E 108 Calle C Dorado \$575 x month
Vacante	To be rented @ approx \$550 x month Costa de Oro E 108 Dorado

In re Rafael Ramos Santos,  
Johana Marrero Bou

Case No. \_\_\_\_\_

Debtors

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Fill in this information to identify your case:

Debtor 1 Rafael Ramos SantosDebtor 2 Johana Marrero Bou  
(Spouse, if filing)United States Bankruptcy Court for the: DISTRICT OF PUERTO RICOCase number  
(If known) \_\_\_\_\_

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

**Official Form B 6I****Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	Electrician	Optical employee
Employer's name	RRS Electrical & Rentals	Eye Mart Optical
Employer's address	_____	

How long employed there? \_\_\_\_\_ 4 yrs \_\_\_\_\_

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>1,989.47</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross Income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>1,989.47</u>

Debtor 1 Rafael Ramos Santos  
Debtor 2 Johana Marrero Bou

Case number (if known)

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>	
<b>Copy line 4 here</b>	4. \$ 0.00	\$ 1,989.47	
<b>5. List all payroll deductions:</b>			
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a. \$ 0.00	\$ 132.76	
5b. <b>Mandatory contributions for retirement plans</b>	5b. \$ 0.00	\$ 0.00	
5c. <b>Voluntary contributions for retirement plans</b>	5c. \$ 0.00	\$ 0.00	
5d. <b>Required repayments of retirement fund loans</b>	5d. \$ 0.00	\$ 0.00	
5e. <b>Insurance</b>	5e. \$ 0.00	\$ 0.00	
5f. <b>Domestic support obligations</b>	5f. \$ 0.00	\$ 0.00	
5g. <b>Union dues</b>	5g. \$ 0.00	\$ 0.00	
5h. <b>Other deductions.</b> Specify: _____	5h.+ \$ 0.00	+ \$ 0.00	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 132.76	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ 0.00	\$ 1,856.71	
<b>8. List all other income regularly received:</b>			
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 2,476.33	\$ 0.00	
8b. <b>Interest and dividends</b>	8b. \$ 0.00	\$ 0.00	
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00	
8d. <b>Unemployment compensation</b>	8d. \$ 0.00	\$ 0.00	
8e. <b>Social Security</b>	8e. \$ 0.00	\$ 0.00	
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00	
8g. <b>Pension or retirement income</b>	8g. \$ 0.00	\$ 0.00	
8h. <b>Other monthly income.</b> Specify: _____	8h.+ \$ 0.00	+ \$ 0.00	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 2,476.33	\$ 0.00	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 2,476.33	+ \$ 1,856.71	= \$ 4,333.04
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ 0.00		
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 4,333.04		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____	Uncertain. Rental units have a reasonable turnover w/ units left empty for short time off & on. D Spouse at times fluctuates w/ payment of commissions but is not substantial. Step up payments to Plan are expected from increase capacity to operate husband's business which due to both the economy & a work accident & treatment has caused a reduction in this source of income expected to increase as husband's medical condition & treatment allow him to increase production & work capacity.		

Fill in this information to identify your case:

Debtor 1	Rafael Ramos Santos
Debtor 2	Johana Marrero Bou
(Spouse, if filing)	
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO
Case number (If known)	

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date:  
 MM / DD / YYYY  
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

**Official Form B 6J****Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

No. Go to line 2.  
 Yes. **Does Debtor 2 live in a separate household?**  
 No  
 Yes. Debtor 2 must file a separate Schedule J.

**2. Do you have dependents?  No**

Do not list Debtor 1 and Debtor 2.	<input checked="" type="checkbox"/> Yes.	Fill out this information for each dependent.....	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Son	19	<input type="checkbox"/> No
					<input checked="" type="checkbox"/> Yes
					<input type="checkbox"/> No
					<input type="checkbox"/> Yes
					<input type="checkbox"/> No
					<input type="checkbox"/> Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?  No  Yes****Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

**4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.**

## Your expenses

4. \$ 1,084.00**If not included in line 4:**

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues  
 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	0.00
4b. \$	0.00
4c. \$	0.00
4d. \$	0.00
5. \$	0.00

Debtor 1 Rafael Ramos Santos  
Debtor 2 Johana Marrero Bou

Case number (if known) \_\_\_\_\_

**6. Utilities:**

6a. Electricity, heat, natural gas  
6b. Water, sewer, garbage collection  
6c. Telephone, cell phone, Internet, satellite, and cable services  
6d. Other. Specify: Cellular  
Cable TV

6a. \$	100.00
6b. \$	50.00
6c. \$	44.00
6d. \$	247.00
	65.00

**7. Food and housekeeping supplies****8. Childcare and children's education costs****9. Clothing, laundry, and dry cleaning****10. Personal care products and services****11. Medical and dental expenses****12. Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

**13. Entertainment, clubs, recreation, newspapers, magazines, and books****14. Charitable contributions and religious donations****15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$	0.00
15b. \$	167.00
15c. \$	101.05
15d. \$	18.30
	25.00

15b. Health insurance

15c. Vehicle insurance

15d. Other insurance. Specify: Cancer InsProperty Ins**16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.Specify: 1040 Taxes/12

16. \$	100.00

**17. Installment or lease payments:**

17a. Car payments for Vehicle 1

17a. \$	0.00
17b. \$	0.00
17c. \$	0.00
17d. \$	0.00

17b. Car payments for Vehicle 2

17c. Other. Specify: \_\_\_\_\_

17d. Other. Specify: \_\_\_\_\_

**18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).****19. Other payments you make to support others who do not live with you.**

Specify: \_\_\_\_\_

18. \$	292.00
	0.00

19. \$	0.00

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property

20a. \$	0.00
20b. \$	0.00
20c. \$	0.00
20d. \$	0.00
20e. \$	0.00

20b. Real estate taxes

20c. Property, homeowner's, or renter's insurance

20d. Maintenance, repair, and upkeep expenses

20e. Homeowner's association or condominium dues

**21. Other:** Specify: Emerg Fund/Misc/Savings  
Licensing (2) Optician & Electrician

21. +\$	50.00
+\$	17.00

**22. Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. \$	3,657.35

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$	4,333.04
23b. -\$	3,657.35

23b. Copy your monthly expenses from line 22 above.

23c. \$	675.69

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

 No. Yes.

Explain: \_\_\_\_\_

Uncertain in foreseeable future especially in light of increased taxation in PR of all goods & services. Child support monthly obligation is \$250 but the 2 annual amounts due of \$250 x 2 have been pro rated into the monthly amount scheduled herein.

**United States Bankruptcy Court  
District of Puerto Rico**

In re Rafael Ramos Santos  
Johana Marrero Bou

Debtor(s)

Case No.  
Chapter 13

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of  
26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date August 15, 2015

Signature /s/ Rafael Ramos Santos  
Rafael Ramos Santos  
Debtor

Date August 15, 2015

Signature /s/ Johana Marrero Bou  
Johana Marrero Bou  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court**  
**District of Puerto Rico**

In re Rafael Ramos Santos  
Johana Marrero Bou

Debtor(s)

Case No.

Chapter

13

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

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**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$16,746.00	2015 YTD: Wife Eye Mart Optical
\$29,656.00	2014: Wife Eye Mart Optical
\$27,032.00	2013: Wife Eye Mart Optical

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**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$9,850.00	2015 YTD: Husband Self employment

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AMOUNT	SOURCE
\$15,065.00	2014: Husband Self employment
\$5,628.00	2013: Husband Self employment
\$4,328.00	2015 YTD: Both Rental Income
\$10,800.00	2014: Both Rental Income

**3. Payments to creditors**None **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Baxter Credit Union BCU PO Box 8133 Vernon Hills, IL 60061	6/2015	\$476.94	\$0.00
BANCO POPULAR DE PR Mortgage Division PO BOX 71375 San Juan, PR 00936-7077	6/2015 7/2015 8/2015	\$3,252.00	\$0.00
BANCO POPULAR DE PR Mortgage Division PO BOX 71375 San Juan, PR 00936-7077	6/2015 7/2015 8/2015	\$1,725.24	\$0.00

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
BPPR v R Ramos	Collection Monies	Bayamon	Judgment 5/2012
DCD 2011-1843			
Arrieta Igartua v R Ramos	Breach of Contract	Bayamon	Judgment 12/2014
DAC 2012-1693			
BPPR/Doral Bank vs Rafael Ramos Santos	Foreclosure of Mortgage	Bayamon Superior Court	Pending
DCD 2014-1235			

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
<b>5. Repossessions, foreclosures and returns</b>		

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>6. Assignments and receiverships</b>		

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
<b>7. Gifts</b>		

None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
<b>7. Gifts</b>			

None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
<b>7. Gifts</b>			

**8. Losses**

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
L.A. Morales & Associates P.S.C. 75 Aquamarina Caguas, PR 00725-1908	4/2/2015 6/10/2015	\$5,000 + expenses

**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Gabriel Ramos  Son	Years ago	1999 Toyota Tacoma 647 623 Mileage 236,000 This auto has been son's since he was a minor & has never been formally transferred at DTOP. Ds will transfer title post petition so as not to risk loss to estate.

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Migdalia Bond RR 2 Box 3353 Toa Alta, PR 00953	First Bank Checking Acct # 4450047074 \$3,412.00  First Bank Savings Acct #4450035645 \$2,500.00	Bank

**15. Prior address of debtor**

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.		
SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.		
NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION	

**18 . Nature, location and name of business**

None  a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
RRS Electrical Services & Rentals	660 579994		Electrical Services	2010 to present

None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None  a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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NAME AND ADDRESS  
 CARLS VEGA CARRION  
 Urb San Felix  
 A-1 Calle 1  
 PO Box 696  
 Corozal, PR 00783

DATES SERVICES RENDERED  
 2007 al present

None  b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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#### 20. Inventories

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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#### 21 . Current Partners, Officers, Directors and Shareholders

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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#### 22 . Former partners, officers, directors and shareholders

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 15, 2015

Signature /s/ Rafael Ramos Santos  
Rafael Ramos Santos  
Debtor

Date August 15, 2015

Signature /s/ Johana Marrero Bou  
Johana Marrero Bou  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

United States Bankruptcy Court  
District of Puerto Rico

In re Rafael Ramos Santos  
Johana Marrero Bou

Case No.

Debtor(s)

Chapter

13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ 5,000.00
Prior to the filing of this statement I have received .....	\$ 5,000.00
Balance Due .....	\$ 0.00

2. \$ 310.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor  Other (specify):

4. The source of compensation to be paid to me is:

Debtor  Other (specify):

5.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Pre petition preparation of case, including meetings w/ debtors, analysis of financial situation & analysis & workout of bankruptcy strategy for D's effective reorganization & exchange of various drafts has virtually consumed the deposit of fees in the amount of \$5,000 in approx 20 hours of work on the case prior to filing. Attorney time will be charged off at \$275 p/hr.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of chapter 13 debtor for the 'no look' fee applies only to a basic & standard chapter 13 case of approx 10 to 13 hours. If contested matters &/or continuous unfavorable reports on confirmation add time & effort in the case, fees may be charged off at \$275 p/hr w/ an application for fees greater than the no look fee to be filed 15 days after confirmation &/or obtaining favorable recommendation by trustee, whichever is later. The deposit of fees in this case has been totally consumed prior to filing of the case.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: August 15, 2015

/s/ Lyssette A Morales Vidal  
Lyssette A Morales Vidal 120011  
L.A. MORALES & ASSOCIATES P.S.C.  
URB VILLA BLANCA  
76 AQUAMARINA  
Caguas, PR 00725-1908  
787-640-7104  
ivettemontes@gmail.com

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
District of Puerto Rico**

In re Rafael Ramos Santos  
Johana Marrero Bou

Debtor(s)

Case No.

Chapter

13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Rafael Ramos Santos  
Johana Marrero Bou

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

/s/ Rafael Ramos Santos August 15, 2015  
Signature of Debtor Date

/s/ Johana Marrero Bou August 15, 2015  
Signature of Joint Debtor (if any) Date

---

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
District of Puerto Rico**

In re Rafael Ramos Santos  
Johana Marrero Bou

Debtor(s)

Case No.  
Chapter

13

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: August 15, 2015

/s/ Rafael Ramos Santos

Rafael Ramos Santos

Signature of Debtor

Date: August 15, 2015

/s/ Johana Marrero Bou

Johana Marrero Bou

Signature of Debtor

RAFAEL RAMOS SANTOS COSTA DE ORO E 108 CALLE C DORADO, PR 00646	BC SANTANDER/SANTANDER CONSUMER USA SANTANDER CONSUMER USA PO BOX 961245, ATTN: BANKRUPTCY FORT WORTH, TX 76161	SECRET J.C. PENNEY PR BANKRUPTCY PO BOX 103104 ROSWELL, GA 30076
JOHANA MARRERO BOU COSTA DE ORO E 108 CALLE C DORADO, PR 00646	BPPR / DORAL ASSETS PO BOX 362708 SAN JUAN, PR 00936-2708	IRS PO BOX 7346 PHILADELPHIA, PA 19101-7346
LYSSETTE A MORALES VIDAL L.A. MORALES & ASSOCIATES P.S.C. URB VILLA BLANCA 76 AQUAMARINA CAGUAS, PR 00725-1908	BPPR-CRLINE GPO BOX 2708 SAN JUAN, PR 00936	MUNICIAPALITY OF DORADO PO BOX 588 DORADO, PR 00646-0588
ADM SVCS MEDICOS DE PR DIV FACTURACION & COBRO PO BOX 2129 SAN JUAN, PR 00922-2129	BPPR-MORTG BOX 8580 ST THOMAS, VI 00801	MUNICIPALITY OF COROZAL 9 CALLE CERVANTES COROZAL, PR 00783
AMERICAN EXPRESS PO BOX 3001 16 GENERAL WARREN BLVD MALVERN, PA 19355	BSPR/SANTANDER CONSUMER USA BANKRUPTCY PO BOX 961245 FORT WORTH, TX 76161	
BANCO POPULAR DE PUERTO RICO 209 MUÑOZ RIVERA AVE SAN JUAN, PR 00918	CRIM BANKRUPTCY DIVISION PO BOX 195387 SAN JUAN, PR 00919	
BAXTER CREDIT UNION BCU PO BOX 8133 VERNON HILLS, IL 60061	EDUARDO T ARRIETA IGARTUA C/O ELIAS A RODRIGUEZ, ESQ PO BOX 1146 SABANA SECA, PR 00952	
BAXTER CREDIT UNION BCU PR HWY 109 KM. 0.7 SAINT JUST, PR 00978	ELA DEPT OF TREASURY BANKRUPTCY DIV OFIC 424 B PO BOX 9024140 SAN JUAN, PR 00902-0140	
BAXTER CREDIT UNION/BCU 340 N MILWAUKEE AVE. BANKRUPTCY VERNON HILLS, IL 60061	ERMELINDA LOPEZ RODRIGUEZ PO BOX 8550 HUMACAO, PR 00792	

Fill in this information to identify your case:

Debtor 1 Rafael Ramos SantosDebtor 2 Johana Marrero Bou  
(Spouse, if filing)United States Bankruptcy Court for the: District of Puerto RicoCase number  
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- 3. The commitment period is 3 years.
- 4. The commitment period is 5 years.

 Check if this is an amended filing**Official Form 22C-1****Chapter 13 Statement of Your Current Monthly Income  
and Calculation of Commitment Period**

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

**Part 1: Calculate Your Average Monthly Income****1. What is your marital and filing status? Check one only.** **Not married.** Fill out Column A, lines 2-11. **Married.** Fill out both Columns A and B, lines 2-11.

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
<b>2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).</b>	\$ 0.00	\$ 1,989.47
<b>3. Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
<b>4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
<b>5. Net income from operating a business, profession, or farm</b> Gross receipts (before all deductions) <u>\$ 881.67</u> Ordinary and necessary operating expenses <u>-\$ 0.00</u> Net monthly income from a business, profession, or farm <u>\$ 881.67</u>	<b>Copy here -&gt;</b> <u>\$ 881.67</u>	
<b>6. Net income from rental and other real property</b> Gross receipts (before all deductions) <u>\$ 459.00</u> Ordinary and necessary operating expenses <u>-\$ 0.00</u> Net monthly income from rental or other real property <u>\$ 459.00</u>	<b>Copy here -&gt;</b> <u>\$ 459.00</u>	

Debtor 1 Rafael Ramos Santos  
Debtor 2 Johana Marrero Bou

Case number (if known)

## 7. Interest, dividends, and royalties

## 8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you ..... \$ 0.00  
For your spouse ..... \$ 0.00

## 9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

\$ 0.00 \$ 0.00

## 10. Income from all other sources not listed above. Specify the source and amount.

Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. ..... \$ 0.00 \$ 0.00  
10b. ..... \$ 0.00 \$ 0.00  
10c. Total amounts from separate pages, if any. + \$ 0.00 \$ 0.00

## 11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 1,340.67 + \$ 1,989.47 = \$ 3,330.14

Total average monthly income

## Part 2: Determine How to Measure Your Deductions from Income

## 12. Copy your total average monthly income from line 11. \$ 3,330.14

## 13. Calculate the marital adjustment. Check one:

You are not married. Fill in 0 on line 3d.  
 You are married and your spouse is filing with you. Fill in 0 in line 13d.  
 You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 on line 13d.

13a. ..... \$ .....  
13b. ..... \$ .....  
13c. ..... +\$ .....  
13d. Total ..... \$ 0.00 Copy here=> 13d. - 0.00

## 14. Your current monthly income. Subtract line 13d from line 12.

14. \$ 3,330.14

## 15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here=&gt; ..... 15a. \$ 3,330.14

Multiply line 15a by 12 (the number of months in a year).

x 12

15b. The result is your current monthly income for the year for this part of the form.

15b. \$ 39,961.68

Debtor 1 Rafael Ramos Santos  
Debtor 2 Johana Marrero Bou

Case number (if known)

**16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live. PR

16b. Fill in the number of people in your household. 3

16c. Fill in the median family income for your state and size of household. \$ 24,248.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**17a.  Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Disposable Income* (Official Form 22C-2).17b.  Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2).** On line 39 of that form, copy your current monthly income from line 14 above.**Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)**18. **Copy your total average monthly income from line 11.** \$ 3,330.1419. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a.

19a.-\$ 0.00

**Subtract line 19a from line 18.**

19b. \$ 3,330.14

**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b.

20a. \$ 3,330.14

Multiply by 12 (the number of months in a year).

x 12

20b. The result is your current monthly income for the year for this part of the form

20b. \$ 39,961.68

20c. Copy the median family income for your state and size of household from line 16c.

\$ 24,248.00

**21. How do the lines compare?** Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Rafael Ramos Santos

Rafael Ramos Santos

Signature of Debtor 1

Date August 15, 2015  
MM/DD/YYYY

X /s/ Johana Marrero Bou

Johana Marrero Bou

Signature of Debtor 2

Date August 15, 2015  
MM/DD/YYYY

If you checked 17a, do NOT fill out or file Form 22C-2.

If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Fill in this information to identify your case:

Debtor 1	Rafael Ramos Santos
Debtor 2	Johana Marrero Bou
(Spouse, if filing)	
United States Bankruptcy Court for the: District of Puerto Rico	
Case number (if known)	

Check if this is an amended filing

Official Form 22C-2

## Chapter 13 Calculation of Your Disposable Income

12/14

To fill out this form, you will need your completed copy of *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 22C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which additional information applies. On the top any additional pages, write your name and case number (if known).

### Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 22C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 22C-1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

#### 5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

3

**National Standards** You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. \$ 1,249.00
7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories--people who are under 65 and people who are 65 or older--because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

Debtor 1 Rafael Ramos Santos  
Debtor 2 Johana Marrero Bou

Case number (if known)

**People who are under 65 years of age**

7a. Out-of-pocket health care allowance per person \$ 60

7b. Number of people who are under 65 X 3

7c. **Subtotal.** Multiply line 7a by line 7b. \$ 180.00 **Copy line 7c here=>** \$ 180.00**People who are 65 years of age or older**

7d. Out-of-pocket health care allowance per person \$ 144

7e. Number of people who are 65 or older X 0

7f. Subtotal. Multiply line 7d by line 7e. \$ 0.00 **Copy line 7f here=>** \$ 0.007g. **Total.** Add line 7c and line 7f \$ 180.00 **Copy total here=>** 7g. \$ 180.00**Local Standards** You must use the IRS Local Standards to answer the questions in lines 8-15.**Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:****Housing and utilities - Insurance and operating expenses**  
**housing and utilities - Mortgage or rent expenses**

To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities - Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$ 626.009. **Housing and utilities - Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. \$ 1,141.00

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.

Name of the creditor	Average monthly payment
Banco Popular De Puerto Rico	\$ 1,084.00

9b. Total average monthly payment \$ 1,084.00 **Copy line 9b here=>** -\$ 1,084.00 Repeat this amount on line 33a.

9c. Net mortgage or rent expense.

Subtract line 9b (total average monthly payment) from line 9a (mortgage or rent expense). If this number is less than \$0, enter \$0.

9c. \$ 57.00 **Copy line 9c here=>** \$ 57.00

10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.

\$ 0.00

Explain why: \_\_\_\_\_

Debtor 1 Rafael Ramos Santos  
Debtor 2 Johana Marrero Bou

Case number (if known)

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

0. Go to line 14.

1. Go to line 12.

2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area.

\$ 556.00

13. **Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.**Vehicle 1 Describe Vehicle 1:** 2007 BMW 525i GXX 235 IRMA 4291? valor??? blue book \$9,376 a \$11,823

13a. Ownership or leasing costs using IRS Local Standard 13a. \$ 517.00

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1	Average monthly payment	
Baxter Credit Union/BCU	\$ 284.15	
		<b>Copy 13b here =&gt; -\$ 284.15</b> Repeat this amount on line 33b.
13c. Net Vehicle 1 ownership or lease expense		
Subtract line 13b from line 13a. if this amount is less than \$0, enter \$0.		
	13c. \$ 232.85	<b>Copy net Vehicle 1 expense here =&gt; \$ 232.85</b>

**Vehicle 2 Describe Vehicle 2:**

13d. Ownership or leasing costs using IRS Local Standard 13d. \$ 0.00

13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2	Average monthly payment	
-NONE-	\$ 0.00	
		<b>Copy 13e here =&gt; -\$ 0.00</b>
13f. Net Vehicle 2 ownership or lease expense		
Subtract line 13e from line 13d. if this number is less than \$0, enter \$0.		
	13f. \$ 0.00	<b>Copy net Vehicle 2 expense here =&gt; \$ 0.00</b>

14. **Public transportation expense:** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation. \$ 0.00

15. **Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*. \$ 185.00



Debtor 1 Rafael Ramos Santos  
Debtor 2 Johana Marrero Bou

Case number (if known)

28. **Additional home energy costs.** Your home energy costs are included in your non-mortgage housing and utilities allowance on line 8.

If you believe that you have home energy costs that are more than the home energy costs included in the non-mortgage housing and utilities allowance, then fill in the excess amount of home energy costs.

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

\$ 0.00

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$156.25\* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

\* Subject to adjustment on 4/01/16, and every 3 years after that for cases begun on or after the date of adjustment.

\$ 156.25

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards.

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

\$ 0.00

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)(3) and (4).

\$ 25.00

32. **Add all of the additional expense deductions**

Add lines 25 through 31.

\$ 348.25

**Deductions for Debt Payment**

33. **For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33g.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

**Mortgages on your home**

Average monthly payment

33a. Copy line 9b here => \$ 1,084.00

**Loans on your first two vehicles**

33b. Copy line 13b here => \$ 284.15

33c. Copy line 13e here => \$ 0.00

Name of each creditor for other secured debt

Identify property that secures the debt

Does payment include taxes or insurance?

No

Yes

\$ \_\_\_\_\_

33d. -NONE-

No

Yes

\$ \_\_\_\_\_

33e. \_\_\_\_\_

No

Yes

\$ \_\_\_\_\_

33f. \_\_\_\_\_

No

Yes

+ \$ \_\_\_\_\_

33g. Total average monthly payment. Add lines 33a through 33f

\$ 1,368.15

Copy total here=> \$ 1,368.15

Debtor 1 Rafael Ramos Santos  
Debtor 2 Johana Marrero Bou

Case number (if known)

**34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?**

No. Go to line 35.

Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
Banco Popular De Puerto Rico	MultiUse resid/rental property on 1,050 s/m lot Sardinero Beach, Bo Pueblo & Higuillar Dorado PR. Ds residence	\$ 18,491.00	$\div 60 = \$ 308.18$
Baxter Credit Union/BCU	2007 BMW 525i GXX 235 IRMA 4291? valor??? blue book \$9,376 a \$11,823	\$ 17,049.00	$\div 60 = \$ 284.15$
		\$ <u>                          </u>	$\div 60 = +\$$ <u>                          </u>
		Total \$ <u>                          </u>	<b>Copy total here=&gt; \$ <u>                          </u> 592.33</b>

**35. Do you owe any priority claims - such as a priority tax, child support, or alimony - that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.**

No. Go to line 36.

Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims ..... \$                             $\div 60 = \$$                             164.36**36. Projected monthly Chapter 13 plan payment**

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense

\$                           \$                           X                           \$                           **Copy total here=> \$                            51.98****37. Add all of the deductions for debt payment.**

Add lines 33g through 36.

**Total Deductions from Income****38. Add all of the allowed deductions.**

Copy line 24, All of the expenses allowed under IRS expense allowances .....

\$                            3,752.81

Copy line 32, All of the additional expense deductions .....

\$                            348.25

Copy line 37, All of the deductions for debt payment .....

+\$                            2,176.82

Total deductions

\$                            6,277.88**Copy total here=>**\$                            6,277.88

Debtor 1 Rafael Ramos Santos  
Debtor 2 Johana Marrero Bou

Case number (if known)

## Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)

39. **Copy your total current monthly income from line 14 of Form 22C-1, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period** ..... \$ 3,330.14

40. **Fill in any reasonably necessary income you receive for support for dependent children.** The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 22C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child. \$ 0.00

41. **Fill in all qualified retirement deductions.** The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19). \$ 0.00

42. **Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A).** Copy line 38 here. => \$ 6,277.88

43. **Deduction for special circumstances.** If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances	Amount of expense
43a. _____	\$ _____
43b. _____	\$ _____
43c. _____	\$ _____
43d. <b>Total.</b> Add lines 43a through 43c. _____	\$ <u>0.00</u> <span style="float: right;">Copy 43d here=&gt; \$ <u>0.00</u></span>
44. <b>Total adjustments.</b> Add lines 40 through 43d. _____	=> \$ <u>6,277.88</u> <span style="float: right;">Copy total here=&gt; -\$ <u>6,277.88</u></span>
45. <b>Calculate your monthly disposable income under § 1325(b)(2).</b> Subtract line 44 from line 39.	\$ <u>-2,947.74</u>

## Part 3: Change in Income or Expenses

46. **Change in income or expenses.** If the income in Form 22C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 22C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
<input type="checkbox"/> 22C-1				<input type="checkbox"/> Increase	\$ _____
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 22C-1				<input type="checkbox"/> Increase	\$ _____
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 22C-1				<input type="checkbox"/> Increase	\$ _____
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 22C-1				<input type="checkbox"/> Increase	\$ _____
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	\$ _____

Debtor 1 Rafael Ramos Santos  
Debtor 2 Johana Marrero Bou

Case number (*if known*) \_\_\_\_\_

**Part 4: Sign Below**

By signing here, under penalty of perjury you declare that the information on this statement and in any attachments is true and correct.

**X** /s/ Rafael Ramos Santos  
Rafael Ramos Santos  
Signature of Debtor 1

Date August 15, 2015  
MM / DD / YYYY

**X** /s/ Johana Marrero Bou  
Johana Marrero Bou  
Signature of Debtor 2

Date August 15, 2015  
MM / DD / YYYY

Debtor 1 Rafael Ramos Santos  
Debtor 2 Johana Marrero Bou

Case number (if known)

**Current Monthly Income Details for the Debtor****Debtor Income Details:**

Income for the Period 02/01/2015 to 07/31/2015.

Line 5 - Income from operation of a business, profession, or farm

Source of Income: RRS Electrical

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	02/2015	\$1,260.00	\$0.00	\$1,260.00
5 Months Ago:	03/2015	\$905.00	\$0.00	\$905.00
4 Months Ago:	04/2015	\$650.00	\$0.00	\$650.00
3 Months Ago:	05/2015	\$900.00	\$0.00	\$900.00
2 Months Ago:	06/2015	\$475.00	\$0.00	\$475.00
Last Month:	07/2015	\$1,100.00	\$0.00	\$1,100.00
Average per month:		\$881.67		
Average Monthly NET Income:				\$881.67

Line 6 - Rent and other real property income

Source of Income: Renta

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	02/2015	\$459.00	\$0.00	\$459.00
5 Months Ago:	03/2015	\$459.00	\$0.00	\$459.00
4 Months Ago:	04/2015	\$459.00	\$0.00	\$459.00
3 Months Ago:	05/2015	\$459.00	\$0.00	\$459.00
2 Months Ago:	06/2015	\$459.00	\$0.00	\$459.00
Last Month:	07/2015	\$459.00	\$0.00	\$459.00
Average per month:		\$459.00		
Average Monthly NET Income:				\$459.00

Debtor 1 Rafael Ramos Santos  
Debtor 2 Johana Marrero Bou

Case number (if known)

### Current Monthly Income Details for the Debtor's Spouse

#### Spouse Income Details:

Income for the Period 02/01/2015 to 07/31/2015.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Eyemart Optical

Income by Month:

6 Months Ago:	02/2015	\$1,763.12
5 Months Ago:	03/2015	\$1,834.43
4 Months Ago:	04/2015	\$2,359.50
3 Months Ago:	05/2015	\$2,457.74
2 Months Ago:	06/2015	\$1,671.00
Last Month:	07/2015	\$1,851.00
Average per month:		<u>\$1,989.47</u>